



**USDA, RURAL DEVELOPMENT
SECTION 515 DIRECT LOAN PROGRAM
MAXIMUM ADJUSTED** INCOME LIMITS**

Committed to the future of rural communities.

County/Area	Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
MSA Bangor Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Penobscot Indian Island Reservation, Kenduskeag, Milford, Old Town, Orono, Orrington, Veazie	Very Low	21,550	24,650	27,700	30,800	33,250	35,750	38,200
	Low	34,500	39,450	44,350	49,300	53,250	57,200	61,150
	Moderate	40,000	44,950	49,850	54,800	58,750	62,700	66,650
MSA Lewiston - Auburn Auburn, Durham, Greene, Leeds, Lewiston, Lisbon, Livermore, Livermore Falls, Mechanic Falls, Minot, Poland, Sabattus, Turner, Wales	Very Low	19,550	22,350	25,150	27,950	30,200	32,400	34,650
	Low	31,300	35,750	40,250	44,700	48,300	51,850	55,450
	Moderate	36,800	41,250	45,750	50,200	53,800	57,350	60,950
Androscoggin County (Non-MSA)								
MSA Portland Cumberland County (pt) Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth	Very Low	25,350	28,950	32,600	36,200	39,100	42,000	44,900
	Low	40,550	46,300	52,100	57,900	62,550	67,150	71,800
	Moderate	46,050	51,800	57,600	63,400	68,050	72,650	77,300
York County (pt) Buxton, Hollis, Limington, Old Orchard Beach								
MSA York - Kittery - South Berwick Berwick, Eliot, Kittery, South Berwick, York	Very Low	26,800	30,600	34,450	38,250	41,300	44,350	47,450
	Low	42,850	48,950	55,100	61,200	66,100	71,000	75,900
	Moderate	48,350	54,450	60,600	66,700	71,600	76,500	81,400
MSA Waldo Winterport	Very Low	19,000	21,750	24,450	27,200	29,350	31,500	33,700
	Low	30,450	34,800	39,150	43,500	47,000	50,500	53,950
	Moderate	35,950	40,300	44,650	49,000	52,500	56,000	59,450
Aroostook, Franklin, Oxford, Penobscot (Non-MSA Only), Piscataquis, Somerset, Waldo & Washington	Very Low	18,200	20,800	23,400	26,000	28,100	30,150	32,250
	Low	29,100	33,300	37,450	41,600	44,950	48,250	51,600
	Moderate	34,600	38,800	42,950	47,100	50,450	53,750	57,100
Cumberland (Non MSA Areas only)	Very Low	22,000	25,150	28,300	31,450	33,950	36,500	39,000
	Low	35,200	40,250	45,250	50,300	54,300	58,350	62,350
	Moderate	40,700	45,750	50,750	55,800	59,800	63,850	67,850
Hancock	Very Low	20,150	23,000	25,900	28,750	31,050	33,350	35,650
	Low	32,200	36,800	41,400	46,000	49,700	53,350	57,050
	Moderate	37,700	42,300	46,900	51,500	55,200	58,850	62,550
Kennebec	Very Low	20,300	23,200	26,100	29,000	31,300	33,650	35,950
	Low	32,500	37,100	41,750	46,400	50,100	53,800	57,550
	Moderate	38,000	42,600	47,250	51,900	55,600	59,300	63,050
Knox	Very Low	19,800	22,600	25,450	28,250	30,500	32,750	35,050
	Low	31,650	36,150	40,700	45,200	48,800	52,450	56,050
	Moderate	37,150	41,650	46,200	50,700	54,300	57,950	61,550
Lincoln	Very Low	20,950	23,900	26,900	29,900	32,300	34,700	37,100
	Low	33,500	38,300	43,050	47,850	51,700	55,500	59,350
	Moderate	39,000	43,800	48,550	53,350	57,200	61,000	64,850
Sagadahoc	Very Low	22,650	25,900	29,100	32,350	34,950	37,550	40,100
	Low	36,250	41,400	46,600	51,750	55,900	60,050	64,150
	Moderate	41,750	46,900	52,100	57,250	61,400	65,550	69,650
York (Non MSA Areas only)	Very Low	22,350	25,500	28,700	31,900	34,450	37,000	39,550
	Low	35,750	40,850	45,950	51,050	55,150	59,200	63,300
	Moderate	41,250	46,350	51,450	56,550	60,650	64,700	68,800

** Adjusted Income equals Gross Annual Household Income minus the qualifying deductions.